

88 cont
determining means for determining that the employee has the child support obligation;

imposing means for imposing on the employee a withdrawal of the child support obligation from a salary of the employee by an employer via an accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction; and

providing means for providing for the termination of the withdrawal of the child support obligation from the salary of the employee once the child support obligation has been satisfied.

IN THE ABSTRACT:

Please amend the abstract to read as follows:

89
This disclosure describes a child support payment and child support disbursement system, wherein an employee (who is a noncustodial parent who owes a child support obligation) authorizes a child support payment and child support disbursement to an employer and the employer processes the child support payment and child support disbursement through an accumulator agency. The accumulator agency processes the child support payment as a debit-based transaction and processes the child support disbursement as an addendum-based transaction. The payment may be made to the accumulator agency, to a state, or to any other entity. The disbursement may be made to a custodial parent, to a state, to a state entity, or to any other recipient.

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